Nem-Work

VOL LXXII.... No. 23,982. To-morrow, fair; southwest winds. NEW-YORK, SUNDAY, JULY 14, 1912.-FIVE PARTS-FIFTY-EIGHT PAGES.

PRICE FIVE CENTS.

NATIONAL INSURANCE

Lloyd George Scheme Making the British a Nation of Stamp Lickers Goes Into Force To-morrow.

TOPIC ENGROSSES COUNTRY

Payments by Employers and Employes Must Begin This Week, but There Will Be No Benefits Until January Next.

[By Cable to The Tribune.] London, July 13 .- The national insurance act goes into effect on Monday, and England is thinking of little else. One of the most extraordinary features of the matter is that with all the discussion no one seems to understand clearly what it is all about. Only one or two points are settled, one of these being that some fourteen million people are promised various sick benefits, doctors and hospital treatment, and particularly treatments and sanatoria for consumptives, while as a matter of fact the doctors with one accord have refused to treat patients for the sum the act provides they be paid, and no sanatoria are yet available for consumptives.

The country is to have 76 tuberculos's sanatoria, with 2,500 beds, and something like 50,000 tuberculous workers are ready to take immediate advantage of the act. As "The Daily Mail" expresses it, the only advantage the workers will receive for their tax will be compulsory cod liver oil.

The government has been hard put to it in the House of Commons these last few days explaining its hope to have eanatoria within eighteen months, and suggesting that, in the mean time, why not be optimistic and see if the act will Motorist Overtakes Frightened accomplish any good without them.

Wage Cuts Announced.

Another feature on which there seems to be no doubt is that the English will become on Monday a nation of stamp lickers. Every man or woman who has a servant will have to keep a little book in which to paste three penny stamps every week for each servant kept, under a penalty of a \$50 fine for each stamp missing. Servants must likewise keep a book and lick stamps. These points being settled, and that all the benefits to be derived under the act are deferred six months, with the exception of the benefit of the sanatoria that do not exist, employers have already begun informing their men that wages will have to be cut to make up for the new tax. This means that employes will not only have to pay tax, but will have their wages well, in order to provide for the employers' share of the tax, and while the employers' tax is fourpence a week, wages will be cut a shilling.

The insurance companies meanwhile are rushing to form sick benefit societies and are taking new members by huntireds of thousands, as the act provides that the government allow the societies three shillings and eightpence a week for and statistics show an average cost to New Orleans Police Spoil His at No. 31 Nassau street. societies of sick benefit of two shillings and eightnence a week.

New Source of Revenue.

From all this wonderful muddle over the act there seems only one thing remaining for Mr. Lloyd George to do, and that is to pass a bill requiring a customer to pay a tax and lick a stamp when he gets his hat check in a restaurant. This is the only thing remaining in England untaxed. When that, too, is taxed, the Englishman will be taxed from his first cry for milk to the last spadeful of earth on his grave.

Mr. Lloyd George, the framer of the measure, naturally is the man of the hour. When entering the Kennington Theatre this afternoon for a joy day York. celebration arranged by supporters of his policy he was attacked by an opponent of the measure. The Chancellor of the Exchequer was somewhat roughly hustled, but was not hurt.

In his speech afterward he said he recognized that the act did not herald the millennium, but he was confident that it brought it nearer.

Part of Great Programme.

"It brings it nearer," he said, "because It is a step in the great Liberal forward movement which began with the old age pension act, which was continued by the budget of 1909, providing for the taxation of land in Great Britain, and which has since been furthered by the enactment of the law depriving the House of Lords of its power of veto over legislation thrice passed by the Commons, the People's representatives.

"For the first time in the history of Great Britain as a state, employer and worker are now to co-operate to maintain and to increase the efficiency of the individual and of the nation. The workman's insurance act aims to make provision for keeping the household from poverty, to keep the worker and his family from pauperism in the dark days of sickness which come to every household in turn, and to guard against suf-

fering from unemployment for which the workman is not responsible. "It will help the mother at childbirth and will inaugurate a great national campaign against consumption. Instead of devoting our strength altogether to fighting our neighbors abroad, we are

evils at home. "Although the act has been the subject of unscrupulous attacks and of deliberate hisrepresentation. I am convinced that It will be halled throughout the whole tive of Massachusetts, said he was ing and told to deposit the total amount country as one of the most beneficent

measures ever given to the people. "And now that the workmen's insurance act will be in full operation next Monday," he concluded, "we intend to

put our hands to the great work of freeing the land, which was meant for use of the many, but which has dear?" was Miss Crocker's comment, ...

DAVID LLOYD GEORGE.

ENGLAND ON EVE OF British Chancellor of the Lagnequer, whose national insurance act becomes operative this week.



STOPS RUNAWAY IN AUTO Animal and Rescues Driver. Caldwell, N. J., July 13.-In an ex-

citing race between an automobile and a runaway horse late last night the motor won through the daring driving of Frank Leonard, of this town, a relative of Mrs. But Boy Sent to Bank Here with Fair, who, with her husband, was killed in an automobile accident in France several years ago. Leonard prevented possible fatal injuries to George E. De Camp, president of the Caldwell National Bank, who was in the carriage drawn by the runaway horse.

Mr. De Camp had been attending meeting of the directors of the bank, and Blacksmith at State Capital was driving to his home when the horse got beyond his control. As the outfit dashed by Leonard's home the latter was just getting out of his automobile. He jumped into the car again and startreins, and the combined strength of the was employed as a messenger

BOY A BURGLAR'S PUPIL Dream of Easy Wealth. [By Telegraph to The Tribune]

New Orleans, July 13.-Milford Lindsay, eighteen years old, of Galveston, was a "frenzied financier" with a big his shop, within a block of the State both hands, but 12 points in all were get-rich-quick bee in his bonnet, but tonight he is an inmate of a cell in the police station.

Lindsay said he became the regular pupil of a burglar, with whom he was working on a commission basis, although it was understood he was to get all the profits of his labors as soon as his tutor graduated him. He and his alleged pre- such wealth, immediately ran to a teleceptor, who was put down in police rec- phone and called up Police Headquarters ords as "Casey Jones," were arrested as in Albany. Then he waited with the they were boarding a steamship for New precious burden tucked tightly under his

"I was making \$12 a week," Milford told the police, "and I didn't think that in paper. was enough. I had to have more, and when I fell in with 'Jones' he showed me informed the police here that O'Brien tories of the Americans, however, were what looked like a very easy way of getting a big roll and having a good time."

and about \$500 in another. They pawned to find him. and sold most of the stuff and bought steamship tickets for New York.

Time of Voyage from Cuba To Be

Included in Detention. Havana, July 13,-Dr. R. H. Von Ezdorf, of the United States Marine Hospital Service, has been informed from Washington that orders have been issued that all passengers from Havana for the United States shall be subject

to seven days' detention. In this is included the time consumed in the voyage, the intent being to place all American ports on an equality with reference to the time which has elapsed between the passengers entering the quarantine station at Havana and ar-riving at their port of destination.

GET A DOUBLE LICENSE Young Couple Can Both Marry and Hunt Deer.

(By Telegraph to The Tribune.) nie Crocker and Malcolm D. Whitman, lieved that the company's checks had organizing armaments to fight social her fiancé, who obtained a license to been saved. wed to-day, obtained at the same time a permit to shoot deer.

thirty-five.

man said he would like a license "Is it a hunting license you wish or a marriage license?" asked the county

"Why do you want a hunter's license? Miss Crocker asked. "To hunt deer," he replied.

"Oh, do you really want to hunt,

MESSENGER'S \$500,000 PICKED UP IN ALBANY

United Cigar Stores Checks Has Vanished.

SUM IN CASH IS MISSING

Finds Satchel Behind Iron Fence-Police of Two Cities Mystified.

the bridle. De Camp had held on to the years old, who lives in Jersey City and two men soon brought the animal to a United Cigar Stores Company. He was halt. De Camp alighted from the car- sent out from the company's headquarriage after the horse had been stopped, ters, at No. 44 West 18th street, at 10:30 whereupon the horse again dashed away o'clock yesterday morning, with a satchel Club, finished first and second in the and fell into a ditch. The horse was containing checks for half a million dollars and between \$300 and \$3,000 in cash, with instructions to place the checks and cash in the National Bank of Commerce, Cornell, showing the way, and Norman

No trace or word of the boy has since noon Thomas O'Brien, a blacksmith, on Lafayette street, Albany, was leaving fence. He picked it up and discovered inside checks to the amount of \$538,-115 45. There was no cash in the satchel.

O'Brien, almost paralyzed with excitement at sight of checks representing arm until the arrival of Detective Phull, who assumed charge of the half million

Late last night Albany Headquarters remembered seeing a youth of about seventeen with a bag a short time before Together they robbed (we houses in he found the United Cigar Stores satchel. and young Lindsay's companion, steal- the boy on the street since, and he and ing \$1,045 worth of jewelry in one place Detective Reed went out in an attempt

Twofold Search Instituted.

The Albany police at once got into TO HOLD PASSENGERS 7 DAYS communication with the New York Albany force talking with Lieutenant Funston, of the local force, on the telephone for many minutes. Hyatt said the checks all bore the stamp of the United Cigar Stores Company and ranged in amounts calling for from \$181,080 to \$22,000.

Lieutenant Funston immediately communicated with the detectives of the West 17th street police station, and Detectives Scallon and Rein were ordered to go to the offices of the United Cigar Stores Company, in 18th street, to investigate the matter.

The detectives hastened to the company's offices, and were ushered into the private offices of the assistant auditor of the corporation. That official appeared greatly overwrought when informed of the discovery of the Albany blacksmith. He could not account for the finding of the red leather bag in Albany, 150 miles San Francisco, July 13 .- Miss Jen- from this city, but seemed greatly re-

The auditor said that Kellem, who had been employed by the company for only Miss Crocker gave her age as twenty- a short time, had been intrusted with five years, and Whitman, who is a na- the checks and the cash yesterday mornin the National Bank of Commerce, at As the couple entered the office Whit- No. 31 Nassau street. The boy was instructed to return to the offices immedi ately after making the deposit.

Yesterday being a half day in banking circles, the auditor began to grow uneasy when Kellem had not put in his appearance at noon. When the boy still

Continued on second page, sixth column.

OLYMPIC TITLE WON BY UNITED STATES

Reidpath and Platt Adams Add Two More First Places to the Spoils Previously Earned.

READY FOR THE MARATHON

Twelve Americans to Face the Starter in Long Grind, Which Comes as a Climax to the Big Games in

News at a Glance - of Olympic Games

The United States now leads the combined nations of the world by a score of 74 to 62 points in the track and field sports at the Olympic games. The American athletes added twelve more points to their total at Stockholm, Sweden, yester-

Charles R. Reidpath, of Syracuse University, the intercollegiate champion, won the 400-metre run, with Hans Braun, Germany, second, and E. F. Lindberg, Chicago A. A., Platt and Ben Adams finished one-two in

the standing high jump, the winner clearing the bar at 5 feet 4 inches, Just 11/4 inches behind Ray C. Ewry's world's mark of 5 feet 5¼ inches. C. Tsiclitizas, of Greece, was third. The United States also picked up three

points in the 3,000-metre team race, Tel S. Berna, of Cornell, leading the pack home with Taber third and Bonhag fifth. In the discus throw with both hands Americans failed to score a point

A. R. Taipale winning, as he did with the best hand on Friday. Harry J. Hebner, of Chicago, won the final heat of the 100-metre back stroke swim in 1:21 1-5.

In the first heat of the semi-finals of the 400-metre swim George Hodgson, of Can-ada, set a new world's record of 5:25 2-5. The point score for all sports, including shooting, swimming, lawn tennis, football,

etc., follows:	
United States	.115 Norway
France	19 Greece
Denmark	. II Homand
Great Britain's by Australia and	total includes points w

The point score in the track and fle

United States Finland Great Britain Sweden The distribution of points is three for first place, two for second and one for third.

Stockholm, Sweden, July 13 .- If anything was needed to establish the su-Leonard overtook the horse and seized last night for Joseph F. Kellem, sixteen premacy of the American athletes on the Stadium here it came to-day, when Charles D. Reidpath, of Syracuse University, raced to an impressive victory in the 400-metre run, while Platt and "Ben" Adams, of the New York Athletic ful opponent for the Democratic nominastanding high jump.

The Americans also won the 3,000metre team race, with "Tel" Berna, of S. Taber, of Brown, third, while one more point was picked up when E. F. been received, either by the company or Lindberg, of Chicago, ran third in the the police, but at 5 o'clock in the after- 400-metre run. "Jim" Duncan and the other weight men from the United States were unplaced in the discus throw with Capitol, when he noticed a half opened scored, making the grand total on track red leather bag lying behind an iron and field read 74, twelve more points than were won by all the other nations combined.

The Olympic championship, so far as athletics are concerned, is now won by the United States. The struggle is over and the victors are fairly gloating over

The good people of Stockholm are be coming almost surfeited with the excitement of eight full days of athletics, and while the huge Stadium was crowdel again to-day the spectators were much quieter, exhausted, as it seemed, by a week of continuous tumult. The vic generously cheered, and the Finns, too, came in for a fair share of the applause. as their work in capturing twenty-five Galveston, according to the warrants The blacksmith said he had also seen points has aroused the admiration of all good sportsmen.

A World's Record in Swim.

Harry J. Hebner, of the Illinois A. C. captured the final heat of the 100-metre backstroke swim in 1 minute 21 1-5 seconds. In the first heat of the semiauthorities, Chief of Police Hyatt of the finals for the 400-metre swim the Canadian crack, George Hodgson, finished first in 5 minutes, 25 2-5 seconds, establishing a new world's record. Healey, the Australian star, finished third in the second heat, but qualified for the final as the fastest third. This heat was won by Hardwick, also of Australia, in 5:34 4-5.

The other fixtures of the day included fencing and military riding. The Belgian team had four of the eight competitors in the final of the fencing, for which no Americans qualified. A protest entered against Anspach, of Belgium, by Sorenson, of Sweden, was considered by the judges and decided in favor of the Swede. This greatly delayed the bouts.

The riding was across country, with many jumps. Four Americans competed-Lieutenant E. F. Graham, 15th Cavalry; Captain Guy B. Henry, 13th Cavalry; Lieutenant Benjamin Lear. 15th Cavalry, and Lieutenant John C. Montgomery, 7th Cavalry. There were of the questions put to the Speaker and twenty-two other contestants, but the his replies: result will not be announced until tomorrow, as the number of points have not been made up. The water polo furnished consider-

able diversion. The game between the Austrians and Hungarians, which the latter won, looked like a case of assault with intent to kill on the part of both sides. The Swedish papers are complaining bitterly of the defeat of their water polo team by Great Britain. They charge the English with rough work

CHAMP CLARK AND WOODROW WILSON.

The Speaker shakes hands with the Democratic Presidential nominee, but declines to smile.

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CHAMP CLARK BRINGS GROUCH TO WILSON

Defeated Candidate Calls at Sea Girt, but Does Not Appear Particularly Happy.

NOT IN TALKATIVE MOOD

Meets Governor's Cordial Advances with Stony Stare and Makes Testy Answers to Newspaper Men.

[By Telegraph to The Tribune.] Champ Clark came to the tal of New Jersey to-day to pay his respects to Governor Wilson, his successtion for President, and while the hour and a half he spent with the Governor in his office was extremely cordial his demeanor outside of it indicated that there was a sore spot somewhere, for he acted as cross and as sullen as a spanked

Speaker Clark arrived here at 2:10 o'clock, just twenty minutes ahead of his scheduled arrival, and he looked somewhat weary as he jumped out of the little carriage which brought him from the railroad station and walked across the lawn toward the Governor's cottage. Governor Wilson was at luncheon a

the time, not expecting the Speaker, of course, until the time given in his telegram. He discovered him, however, as he leaped out of the car, and he hurried to the lawn with arms extended to give him one of the hearty handshakes for which the Governor has become famous. The Speaker Doesn't Smile.

As the Governor grasped the hand of the Speaker has face was radiant with smiles and enthusiasm. But not so the Speaker. His handclasp was a perfunctory affair, as chilly as an iceberg. Not a muscle of his face moved, not a smile went over it-it was as stolid as that of a marble statue.

Once inside the cottage, the Speaker and the Governor spent most of the time in discussing the business pending before the House and the date of adjournment. Mr. Clark going into the situation in detail. Governor Wilson said his attitude was admirable and generous in every respect; that he had taken the generous everything in his power to help in the campaign.

But it was after he had left the Gov pressions of Governor Wilson; he would lutely to answer any questions put to records at San Diego last April. him by newspaper men dealing with national politics. "But this is a subject in which every

one is interested just now," was suggested "No," the Speaker replied. "I'll talk about the Copernican theory of astron-

omy, about art, the House of Representatives or the 9th District of Missouri, but I won't say a thing about politics." Won't Discuss Bryan.

The following is a stenographic copy

"Will you give us your impressions of Governor Wilson as a national leader?"

"I don't want to do that. I did not come here to discuss politics." "What figure, in your opinion, will Mr Bryan cut in this campaign?"

"I don't know and I don't care. This enother matter I will not discuss. Later on Speaker Clark was asked if he thought Mr. Bryan's activities to date thirty-eight men on a side con would allenate any considerable part of A clambake wound up the day.

He replied: "I ain't going to talk abou

TAFT WOULD HELP EXILE Promises to Inquire Into Case of Russian Prisoner in Siberia.

[From The Tribune Bureau.]

Washington, July 13.-At the request of Representative Berger, President Taft has instructed the State Department to investigate the case of Stefan Debrowsk!, who is an exile in Siberia, having been sentenced for life by the Warsaw Chamber of Justice on November 24, 1910, according to Debrowski's letter to the Socialist representative, "for belonging to an organization which by peaceful. legal means tries to change the present terrible conditions of life in the Russian Empire and to replace the absolute rule by government of the people, by the people and for the people." Debrowski claims citizenship in the

United States and charges Thomas E. Heenan, United States Consul at Warsaw, with neglecting his duty, saying Sea Girt, N. J., July 13.-Speaker that after several visits and promises

JERSEY LAKE VANISHES Sluice Gates Opened, Resort Put Out of Business. (By Telegraph to The Tribune.)

Laurel Springs, N. J., July 13 .- Somebody pulled the string last night and released the beautiful Laurel Lake, so that it went galloping down Timber Creek. The pull of the string incidentally put one of the prettiest summer resorts in New Jersey out of business.

Laurel Lake was a beautiful sheet of water about a mile long and a quarter of a mile wide. It was the back water from a dam thrown across Timber Creek, and it was filled with pickerel, pike and

it will be several weeks before there is a body of water a mile long and a quarter of a mile wide. Many of the boarding houses are preparing to close.

FASTEST AVIATOR KILLED Victor M. Smith, Jr., Speediest of Amateurs, Falls 50 Feet. Palo Alto, Cal., July 13 .- Victor Morris

Smith, jr., holder of the world's amateur record for aeroplane speed, was instantly

not discuss Bryan, for which perhaps Stanford University, class of '14, before in his place. He told the story of the no one can blame him. He would not he took up aviation. He was twenty charges of bribery made against Senator even discuss the Democratic platform. years old. He left his class in civil en-He evaded the question of whether or gineering to devote all of his time to not he would take the stump for the aviation. He was encouraged when, in ruption made in connection with his own Democratic ticket. He declined abso- amateur competition, he broke all speed election. He cited an old affidavit tend-Smith's death makes the 159th aviation

> fatality since the inception of the new science. There were fifteen fatalities during the month of June last. The last fatality before Mr. Smith's death was on June 21, when Henry Turner was killed at Hempstead, N. Y.

GOLF BALL KILLS A TROUT Lands in a Brook and Hits Fish Lurking There. Springfield, Mass., July 13 .- J. S

Hunt, postmaster of Worcester, playing against H. A. Morse, of the Oxford Country Club, in a team match at Chicopee Falls to-day, drove a ball into the brook on the seventh hole. The stream is a famous trout brook,

and the ball killed a ten-inch trout that was lurking in a pool. The fish will be mounted as one of Oxford's trophies. Oxford won the match, 21 points to 17,

WHERE TO HAVE LUNCHEON,

LORIMER DECLARED **NEVER A SENATOR**

By Vote of 55 to 28 His Colleagues Decide His Election Invalid Because of Corrupt Methods.

"I AM READY!" HE CRIES

With These Words He Ends His

Final Speech, Which for

Three Days Had Been Replete with Dramatic Appeals. [From The Tribune Bureau.] Washington, July 13.-By a vote just short of 2 to 1 the Senate to-day unseated William Lorimer, junior Senator

practices and methods were employed in his election, the Senate declared his title to his seat invalid. On the r licall which brought to an end the long and dramatic fight, fiftyfive Senators were recorded against Lorimer and twenty-eight for him. Four Senators who had voted for him at the conclusion of the first investigation, among whom was Senator Cullom, his colleague, deserted his cause and voted

for the adoption of the resolution unseat-

from Illinois. Finding that corrupt

The vote in detail was as follows Against Lorimer.

ing him.

Martin.
Martine.
Myers.
Nelson.
Newlands.
O'Gorman.
Overman.
Page.
Poindexter. Clapp. Clarke (Arkansas). Crawford. Root. Sanders. Shively.

lark (Wyoming) Dillingham. Fletcher. iamble. Juggenheim ohnston. Total, 28.

Narren.
Senators absent and not paired were: Percy and McLean.
Senator Lorimer did not vote.

Followed Three-Day Defence. The vote was taken at the conclusion

of the twelve-hour speech, covering three days, during which Mr. Lorimer had proved himself a master of dramatic methods. Ignoring the usual course of appeal in judicial cases of this character, subordinating logic and cumulative argument to the achievement of dramatic effect, he played on the emotions not only of the visitors in the galleries but of Senators on the floor.

When, flushed with exertion, his collar limp about his neck, he stood with outstretched arms and head thrown back and exclaimed in a hoarse, quavering voice, "I am ready," a tremor of excitement ran through the chamber, and not a few women and some men wiped away tears.

Preparatory to this Mr. Lorimer had delivered an effective but indirect exordium. He said:

bass. To-day thousands of fish are gambolling some place between Laurel Springs and the Atlantic Ocean.

When the hundreds of cottagers donned their bathing suits this morning for a dip prior to going to business in Philadelphis they found instead of a lake a babbling brook picking its way through the centre of a huge depression.

The sluice gates have been closed, but it will be several weeks before there is

have been seduced to cast Lorimer Because defeat stares him in the

face?
Oh, what sort of an argument is that?
If the men who built up this country had quit in the face of defeat we would have no flag to boast, no Stars and Stripes to pray for. Such a man has no place in this body. This is no chamber for cowards. It was not built on fear and cowardice. If I go from this chamber it will be because you Senators have cast a majority of votes against me. My exit will not be because I am a coward.

Appeals to Colleagues.

Although the heat was oppressive and position of saying that he would do killed at Ravenswood, near here, to-day, the air was heavy in the chamber, most when his machine fell at the end of a of the Senators' seats were occupied for flight from Mountain View. The aero- the four hours during which Mr. Lorplane was caught by a gust of wind as imer brought his long speech to a conernor that he exhibited his apparent sore- Smith was circling to the ground and clusion. He devoted his attention durness. Mr. Clark would not give his im- fell fifty feet. Smith's neck was broken, ing that time to dramatic appeals to The young aviator was a student at some of his colleagues to put themselves Percy, of Mississippi, and drew a parallel between them and the charges of coring to connect Senator Crawford with fraudulent practices in securing title to public land, and turned to him with the appeal: "I would never have believed you

guilty on such evidence, Senator Crawford. Will you believe me guilty on the evidence of White?" With each succeeding climax the emo-

tional effect of his speech became stronger and the dramatic appeal more apparent. When, after uttering with an impassioned voice the final words-"I am ready!"-he dropped his arms, bowed his head and walked resolutely to his seat, determined to keep his place until the very end, it seemed possible for the moment that he had won his long fight. But the spell of the dramatic appeal

did not last. The tension which prevailed in the chamber relaxed when Senator Dixon arose, nervously, and denounced one of the affidavits submitted by Mr. Lorimer to show that efforts had been made to bribe delegates to vota for Colonel Roosevelt at Chicago as a deliberate falsehood. It relaxed still further when Senator Tillman's statement containing laudatory remarks about the